

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION**

IN RE: **ANTOINETTE SAMUEL**  
DEBTOR(S)

CASE NUMBER: **18-02797**  
CHAPTER: **13**

**MOTION FOR INSTRUCTIONS**

**COMES NOW**, the Debtor, **Antoinette Samuel**, by and through her undersigned attorney of record, **Allyson C. Pearce**, and files this Motion for Instructions and avers as follows:

1. The Debtor was recently involved in an auto accident on 08/16/2018 which resulted in the total loss of her 2006 Cadillac CTS, 4dr Sedan, VIN# 1G6DM57T660100361, financed through Peritus Portfolio Services.
2. The Debtor currently has a remaining balance owed to Peritus Portfolio Services on the 2006 Cadillac CTS, in the amount of \$4,815.17.
3. The Debtors' auto insurance company, ALFA Insurance Compay, has awarded a total loss settlement in the amount of **\$2,785.41**, Claim Number: A-68766.
4. The Debtor asks that the insurance company, ALFA Insurance Company, send the total settlement directly to the Chapter 13 Trustee, sent to the following address:

Chapter 13 Trustee  
C/o Daniel B. O'Brien  
P.O. Box 1779  
Memphis, TN 38101-1779

5. The Debtor asks that the Chapter 13 Trustee apply these funds to the balance owed to Peritus Portfolio Services for the 2006 Cadillac CTS, and that any remaining balance owed be allowed as an unsecured deficiency balance in this bankruptcy case.

**WHEREFORE**, the Debtor respectfully requests this Honorable Court will approve her Motion for Instructions.

Dated this Thursday, September 13, 2018.

Respectfully submitted,

/s/ Allyson C. Pearce  
**Allyson C. Pearce**  
Attorney at Law  
P.O. Box 609  
Foley, AL 36536  
(251) 971-2676  
[allyson@pearcelawfirm.com](mailto:allyson@pearcelawfirm.com)

**CERTIFICATE OF SERVICE**

I, **Allyson C. Pearce**, do hereby certify that a true and correct copy of the foregoing document has been served upon the below listed parties by placing a copy of the same in the United States Mail, first class postage prepaid and properly addressed, unless otherwise listed as a party below containing an electronic mail address, in which they were served via electronic filing on the same day, Thursday, September 13, 2018.

**Bankruptcy Trustee**

Daniel B. O'Brien  
P.O. Box 1884  
Mobile, AL 36633  
[cperry@ch13mob.com](mailto:cperry@ch13mob.com)

**Antoinette Samuel**  
45 Crenshaw St  
Brewton, AL 36426-4439

**Peritus Portfolio Services**  
P.O. Box 141419  
Irving, TX 75014

**ALFA Insurance Company**

Claims Department  
C/o Earnie Ryan  
17957 Pope Street  
Robertsdale, AL 36567

*/s/ Allyson C. Pearce*

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**Allyson C. Pearce**